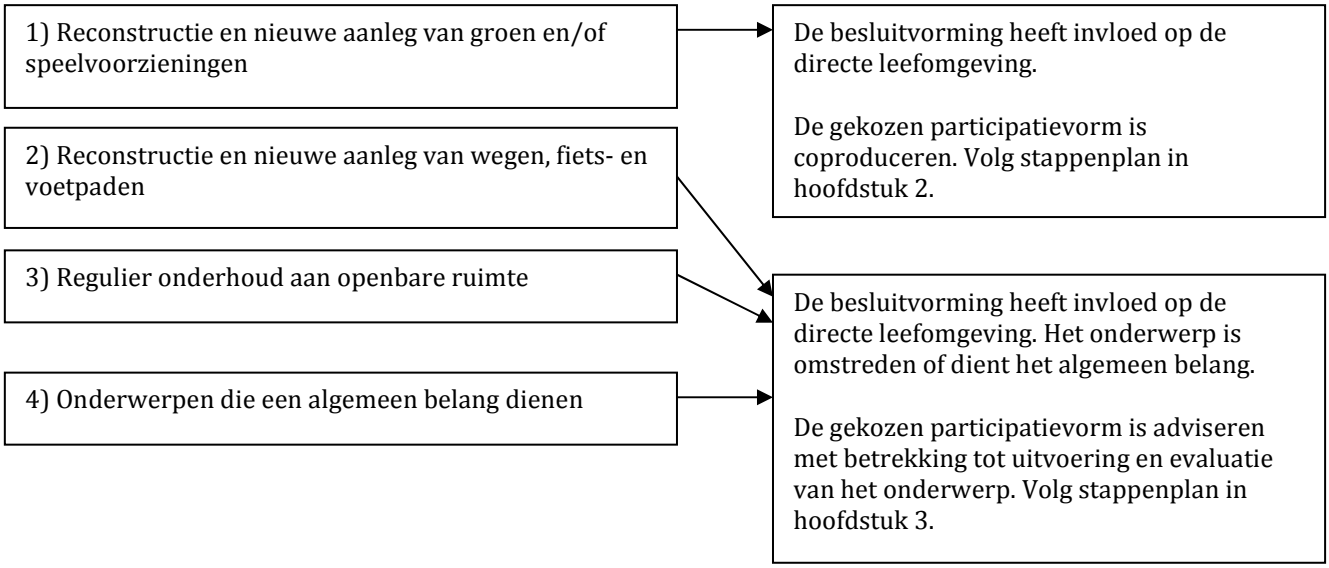Stappenplan